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BE A SMART SHOPPER ABOUT GIFTS

TEXAS A&M UNIVERSITY
TEXAS AGRICULTURAL EXTENSION SERVICE
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Extension Home Management Specialists
Texas A&M University

How much money do you spend for gifts each year?

Gifts and cards, some of the most overlooked expenses in the family budget, may take more family income than you realize.

Families differ in the number and type of occasions that occur for giving gifts and cards. They also differ in the amount of money spent.

Gift Expenses

Recall your family gift expenses for the past year. How many occasions required a special remembrance? How much was spent? What expenses do you expect in the next 12 months? Use Table 1 to help total your gift expenses.

Don't forget that wrapping paper, ribbon and bows, postage, flowers, party decorations and food are also part of your special-remembrance dollar.

Planning Ahead

List the approaching special-remembrance occasions. For each occasion, ask yourself the following questions.

- How many friends and relatives should be remembered? How should they be remembered—by present, card or party?
- How much money is available to spend? How much should be spent on each person?
- What extra expenses does the occasion involve? Have I included the cost of gifts, wrapping materials, postage, food and decorations?

Christmas—the year's main gift-giving occasion for many families—can take a large part of the family income during November, December or January. Save time, money and frustration by planning ahead. After deciding how much money you can spend, stay within your limit. Buy or make gifts early to avoid Christmas shopping crowds.

Table 1. Gift expenses, past and future*

Estimate the money you spent on gifts, cards and other special occasion expenses during the past year. Estimate costs for the next 12 months.

Past Expenses					Future Expenses				
	Gifts	Cards	Other	Total		Gifts	Cards	Other	Total
Christmas	\$	\$	\$	\$		\$	\$	\$	\$
New Year's Day									
Valentines Day									
Easter									
Mother's Day									
Father's Day									
Thanksgiving									
Birthdays									
Weddings									
Anniversaries									
Births									
Deaths									
Graduations									
Other									
Total									

*Adapted from *Your Gift Planning Guide* Credit Counseling Center, Inc., Southfield, Michigan.

Cutting Gift Expenses

Use the following money-saving tips to reduce gift expenses.

- Take advantage of sales and specials to buy gifts. By planning ahead, you may purchase most gifts at bargain prices.
- Use your imagination in choosing gifts. Try new types of stores and items. Instead of one large present, consider several small, related gift items or combine purchases with homemade items.
- Make your own gifts if you sew, bake, paint or are skilled in other crafts. These may mean more to the receiver than a purchased item.
- Buy Christmas cards, supplies and decorations for the following year during after-season markdowns.
- Instead of buying gifts for everyone, consider drawing names at Christmas when the family or group is large.
- Set aside a place at home for storing gift items and wrapping supplies.
- Be realistic in the amount of money you budget for special occasions. Spend only what you can afford. Substitute money with time, effort and skills.

Gift-giving should be a joyful experience for the giver and the receiver. Don't kill your pleasure by wrecking the family budget.

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